

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS - EASTERN DIVISION
219 S. DEARBORN ST., CHICAGO, IL 60604

IN RE:) Chapter 7
)
EVAN S. and FELICIA C. SAAD,) Case No. 08 B 10104
)
Debtor(s).) Judge Manuel Barbosa

**NOTICE OF TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS
FOR COMPENSATION, AND HEARING ON THE ABANDONMENT
OF PROPERTY BY THE TRUSTEE**

To the Debtor(s), Creditors, and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: KANE COUNTY COURTHOUSE, 100 S. THIRD ST., ROOM 140, GENEVA, IL 60134

On: **August 6, 2009**

Time: **10:00 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transaction such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.

3. The trustee's Final Report shows total:
- | | |
|-------------------------------------|------------|
| Receipts | \$7,500.92 |
| Disbursements | \$0.00 |
| Net Cash Available for Distribution | \$7,500.92 |

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
Charles J. Myler, Trustee	\$0.00	\$1,500.09	\$45.59
Myler, Ruddy & McTavish, Attorneys for trustee	\$0.00	\$4,000.00	\$0.00

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
	\$	\$	\$

6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$6666.16 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 29.33%.

Allowed priority claims are:

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
8	IRS	\$3,200.16	\$938.63
19	IL Dept. of Revenue	\$1,843.00	\$540.57
20	IL Dept. of Revenue	\$1,623.00	\$476.04

7. Claims of general unsecured creditors totaling \$133,269.49 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 0%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Amount of Claim</u>	<u>Proposed Payment</u>
2.	GE Consumer Finance	\$20,389.74	\$0.00
3.	Recovery Mngmnt Systems	\$82.99	\$0.00
4.	Discover Bank	\$13,774.79	\$0.00
5.	Discover Bank	\$8,141.30	\$0.00
6.	PYOD/Citibank	\$11,525.56	\$0.00
7.	PYOD/Citibank	\$12,597.90	\$0.00
8.	IRS	\$1,107.24	\$0.00
9.	Hudson & Keyse/5/3 Bank	\$6,485.76	\$0.00
11.	ChaseBank	\$710.27	\$0.00
12.	Chase Bank	\$4,938.33	\$0.00
13.	Chase Bank	\$5,748.99	\$0.00
14.	Chase Bank	\$8,734.05	\$0.00
15.	LVNV Funding	\$494.83	\$0.00
16.	LVNV Funding	\$8,318.19	\$0.00
17.	LVNV Funding	\$2,157.06	\$0.00
18.	American InfoSource	\$27,754.49	\$0.00

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
9. The trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 So. Dearborn St., 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee application(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtor has been discharged.
11. The trustee proposes to abandon the following property at the hearing:

Dated: July 9, 2009

For the Court,

By: KENNETH S. GARDNER
Kenneth S. Gardner
Clerk of the U.S. Bankruptcy Court
219 S. Dearborn, 7th Floor
Chicago, Illinois 60604

Certificate of Service Page 4 of 5

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 08-10104

User: amcc7
Form ID: pdf002

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Total Noticed: 54

Date Rcvd: Jul 09, 2009

The following entities were noticed by first class mail on Jul 11, 2009.

db/jdb +Evan S Saad, Felicia C Saad, 419 Flagstone Ct., North Aurora, IL 60542-3053
aty +Charles J Myler, Myler Ruddy & McTavish, 111 West Downer Place, Suite 400,
Aurora, IL 60506-6110
aty +Derrick B Hager, Derrick B Hager Attorney at Law, 106 W Wilson St Suite 3 L,
Batavia, IL 60510-2997
tr +Charles J Myler, Myler Ruddy & McTavish, 105 East Galena Boulevard, 8th Floor,
Aurora, IL 60505-3338
12171574 Associated Recovery Systems, PO Box 469046, Escondido, CA 92046-9046
12171575 +Atef Sa'd, 418 Oberweis Ln., North Aurora, IL 60542-9162
12171576 +Bank of America, Attn: Bankruptcy NC4-105-02-99, PO Box 26012, Greensboro, NC 27420-6012
12171577 +Beneficial / Household Finance, Attn: Bankruptcy Dept, 961 Weigel Dr,
Elmhurst, IL 60126-1050
12171578 +Blatt, Hasenmiller, Leibsker & Moor, 125 S. Wacker Dr., Suite 400, Chicago, IL 60606-4440
12369568 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
12171580 +Chase, Attn: Bankruptcy Dept, PO Box 100018, Kennesaw, GA 30156-9204
12376944 Chase Bank USA, NA, PO BOX 15145, Wilmington, DE 19850-5145
12171581 +Citi Group Mortgage, PO Box 9438, Gaithersburg, MD 20898-9438
12342292 +CitiMortgage Inc., PO BOX 829009, Dallas, TX 75382-9009
12171582 +Citibank, Attention: Bankruptcy, PO Box 20507, Kansas City, MO 64195-0507
12171583 +Citibank / Sears, PO Box 20363, Kansas City, MO 64195-0363
12171586 +FMA Alliance Ltd., 11811 North Freeway, Suite 900, Houston, TX 77060-3292
12171585 Fifth Third Bank, PO Box 630900, Cincinnati, OH 45263-0900
12171587 +Friedman & Wexler LLC, 500 West Madison St., Suite 2910, Chicago, IL 60661-4571
12171588 +Gemb/nfa Carpet Of Dal, PO Box 981439, El Paso, TX 79998-1439
12171591 +HSBC / Best Buy, PO Box 15522, Wilmington, DE 19850-5522
12171589 +Harris N A, 111 W Monroe, Chicago IL 60603-4095
12171592 +Hudson & Keyse LLC, assignee of Fifth Third Bk, Post Office Box 1090, Mentor OH 44061-1090
12171593 +Hudson Keyse, 382 Blackbrook Rd, Painesville, OH 44077-1217
12216564 ++ILLINOIS DEPARTMENT OF REVENUE, P O BOX 64338, CHICAGO IL 60664-0338
(address filed with court: Illinois Department of Revenue, Bankruptcy Section Level 7 - 425,
100 W Randolph Street, Chicago IL 60601)
12216565 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA PA 19114-0326
(address filed with court: Internal Revenue Service, PO Box 21126, Philadelphia PA 19114)
12171594 +Illinois State Disbursement Unit, Child Support Enforcement, 32 W. Randolph St., Ste 1000,
Chicago, IL 60601-3405
12171595 +Irwin Union Bank & Trust, c/o Weltman, Weinberg & Reis, 180 N. LaSalle St. Ste 2400,
Chicago, IL 60601-2704
12171596 +JC Christensen & Associates, PO Box 519, Sauk Rapids, MN 56379-0519
12171597 +JP Morgan Chase Bank NA, 1111 Polaris Parkway, Columbus, OH 43240-2050
12171600 +Mercedes-ben, P.o. Box 685, Roanoke, TX 76262-0685
12171601 +Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
12171602 +Monroe And Main, 1112 7th Ave, Monroe, WI 53566-1364
12294044 PYOD LLC its successors and assigns as assignee of, Citibank, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
12171604 Resurgent / Sherman Acquisitions, PO Box 10597, Greenville, SC 29603
12171606 +Seventh Ave, PO Box 2804, Monroe, WI 53566-8004
12171607 +Shindler Law, 1990 Algonquin Rd., Suite 180, Schaumburg, IL 60173-4164
12171608 +Target, PO Box 9475, Minneapolis, MN 55440-9475
12171609 +Through The Country Do, 1112 7th Ave, Monroe, WI 53566-1364
12171611 +US Foodservice, Inc., c/o Stein & Rotman, 105 Madison - Suite 600, Chicago, IL 60602-4672
12171610 +Unvl/citi, PO Box 20507, Kansas City, MO 64195-0507
12171612 +Washington Mutual Mortgage, Bankruptcy Dept. JAXA 2035, 7255 Bay Meadows Way,
Jacksonville, FL 32256-6851
12171613 +Weltman, Weinberg & Reis Co., LPA, 180 N. LaSalle St., Suite 2400, Chicago, IL 60601-2704

The following entities were noticed by electronic transmission on Jul 10, 2009.

12171573 +E-mail/PDF: recoverybankruptcy@afninet.com Jul 10 2009 02:04:06 Afni, Inc.,
Attn: DP Recovery Support, PO Box 3427, Bloomington, IL 61702-3427
12531275 +E-mail/Text: EBN_AIS@AMERICANINFOSOURCE.COM American InfoSource L.P.,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
12280288 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 10 2009 01:57:19
Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025
12171584 +E-mail/PDF: mrdiscen@discoverfinancial.com Jul 10 2009 01:57:19 Discover Financial,
Attention: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025
12270008 +E-mail/PDF: gecsed@recoverycorp.com Jul 10 2009 01:31:20 GE Consumer Finance,
For GE Money Bank, dba N F A/GEMB, PO Box 960061, Orlando FL 32896-0061
12171590 +Fax: 866-543-0087 Jul 10 2009 00:11:35 Hinsdale Bank & Trust, 25 E First St,
Hinsdale, IL 60521-4119
12171598 +E-mail/PDF: cr-bankruptcy@kohls.com Jul 10 2009 01:31:16 Kohls, Attn: Recovery,
PO Box 3120, Milwaukee, WI 53201-3120
12421927 E-mail/Text: resurgentbknofications@resurgent.com LVNV Funding LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12171603 +E-mail/Text: bankrupt@nicor.com Nicor Gas,
Attention: Bankruptcy Department, 1844 Ferry Road, Naperville, IL 60563-9662
12270025 +E-mail/PDF: rmscedi@recoverycorp.com Jul 10 2009 01:37:34
Recovery Management Systems Corporation, For GE Money Bank, dba SAM'S CLUB,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
12171605 +E-mail/Text: resurgentbknofications@resurgent.com
Resurgent Capital Service/Sherman Acquis, Attention: Bankruptcy Department, PO Box 10587,
Greenville, SC 29603-0587

TOTAL: 11

District/off: 0752-1
Case: 08-10104

User: amcc7
Form ID: pdf002

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Total Noticed: 54

Date Rcvd: Jul 09, 2009

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty	Richard G Larsen, Myler Ruddy & McTavish	
12171579	Capital Management Services LP, 726 Exchange Street	
12171599	Merce	
aty*	+Charles J Myler, Myler Ruddy & McTavish, 105 East Galena Boulevard, 8th Floor,	
	Aurora, IL 60505-3338	
12221455*	+Hinsdale Bank & Trust Company, 25 E. First St., Hinsdale, IL 60521-4119	
		TOTALS: 3, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2009

Signature:

